

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOHNNIE V WHEELER  
DESIREE N WHEELER  
Debtor(s)

Case No. 09-41763

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/03/2009.
- 2) The plan was confirmed on 06/10/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/10/2010, 06/10/2010, 08/05/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/14/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,200.00.
- 10) Amount of unsecured claims discharged without payment: \$160,731.12.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$16,833.60  
Less amount refunded to debtor \$513.59

**NET RECEIPTS: \$16,320.01**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,983.64  
Court Costs \$0.00  
Trustee Expenses & Compensation \$758.06  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,741.70**

Attorney fees paid and disclosed by debtor: \$516.36

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,881.00	182.47	182.47	21.64	0.00
AMERICAN EXPRESS	Unsecured	NA	1,832.20	1,832.20	220.22	0.00
BALLY'S TOTAL FITNESS	Unsecured	381.73	NA	NA	0.00	0.00
BERNARD SLUSINSKI DO	Unsecured	208.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	593.00	568.51	568.51	67.43	0.00
CAPITAL ONE BANK USA	Unsecured	173.00	101.85	101.85	12.08	0.00
CARSON PIRIE SCOTT	Unsecured	2,453.56	NA	NA	0.00	0.00
CHASE AUTO FINANCE	Secured	NA	1,161.46	1,161.46	0.00	0.00
CHICAGO IMAGING ASSOC LLC	Unsecured	46.00	NA	NA	0.00	0.00
CINGULAR WIRELESS	Unsecured	184.43	NA	NA	0.00	0.00
CITI BP OIL	Unsecured	395.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	12,011.00	NA	NA	0.00	0.00
COMCAST	Unsecured	133.66	NA	NA	0.00	0.00
CROSS COUNTRY BANK	Unsecured	621.00	NA	NA	0.00	0.00
DYCK O NEAL INC	Secured	55,740.26	52,959.74	52,959.74	0.00	0.00
DYCK O NEAL INC	Secured	1,698.77	2,053.43	2,178.43	2,178.43	0.00
DYCK O NEAL INC	Unsecured	54,590.84	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	621.00	688.21	688.21	81.62	0.00
EAST BAY FUNDING	Unsecured	NA	507.99	507.99	60.25	0.00
ECAST SETTLEMENT CORP	Unsecured	6,454.00	6,204.27	6,204.27	738.49	0.00
ECAST SETTLEMENT CORP	Unsecured	26,372.00	24,470.94	24,470.94	2,912.74	0.00
EMERGENCY HEALTHCARE PHYS	Unsecured	658.00	NA	NA	0.00	0.00
FABIAN E CARBONELL MD	Unsecured	590.68	NA	NA	0.00	0.00
HSBC/BEST BUY	Unsecured	983.00	NA	NA	0.00	0.00
IMPERIAL REALTY CO	Unsecured	3,435.73	NA	NA	0.00	0.00
JDT MEDICAL BILLING	Unsecured	60.00	NA	NA	0.00	0.00
LINCOLN PARK HOSPITAL	Unsecured	528.14	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	4,914.00	14,947.46	14,947.46	1,779.18	0.00
LVNV FUNDING	Unsecured	NA	19,303.05	19,303.05	2,297.62	0.00
NICOR GAS	Unsecured	2,392.88	NA	NA	0.00	0.00
PARTNERS FINANCIAL SERVICES	Unsecured	1,011.94	1,491.25	1,491.25	176.86	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PATHOLOGY CHP SC	Unsecured	59.77	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	963.88	948.69	948.69	112.51	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	368.00	492.88	492.88	58.46	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	10,098.00	4,723.27	4,723.27	562.20	0.00
PROVIDIAN NATIONAL BANK	Unsecured	3,686.36	NA	NA	0.00	0.00
RESURRECTION HEALTH CARE	Unsecured	7,936.88	NA	NA	0.00	0.00
SBC	Unsecured	686.66	NA	NA	0.00	0.00
STARKE MEMORIAL HOSPITAL	Unsecured	241.00	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU	Unsecured	876.00	NA	NA	0.00	0.00
VILLAGE OF MAYWOOD	Unsecured	209.06	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	3,990.04	1,298.58	1,298.58	0.00
WELLS FARGO BANK NA	Secured	223,850.58	205,507.59	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$52,959.74	\$0.00	\$0.00
Mortgage Arrearage	\$3,477.01	\$3,477.01	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,161.46	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$57,598.21</b>	<b>\$3,477.01</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$76,463.04</b>	<b>\$9,101.30</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,741.70</u>
Disbursements to Creditors	<u>\$12,578.31</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$16,320.01</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/04/2015

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.